



Aalborg Universitet

AALBORG UNIVERSITY
DENMARK

Analyse data lavet til Journalist Lars Løcke, Nordjyske medier

Krull, Lars

Publication date:
2012

Document Version
Tidlig version også kaldet pre-print

[Link to publication from Aalborg University](#)

Citation for published version (APA):
Krull, L., (2012). *Analyse data lavet til Journalist Lars Løcke, Nordjyske medier*, 7 s., nov. 30, 2012.

General rights

Copyright and moral rights for the publications made accessible in the public portal are retained by the authors and/or other copyright owners and it is a condition of accessing publications that users recognise and abide by the legal requirements associated with these rights.

- Users may download and print one copy of any publication from the public portal for the purpose of private study or research.
- You may not further distribute the material or use it for any profit-making activity or commercial gain
- You may freely distribute the URL identifying the publication in the public portal -

Take down policy

If you believe that this document breaches copyright please contact us at vbn@aub.aau.dk providing details, and we will remove access to the work immediately and investigate your claim.



Analyse til Journalist Lars Løcke
Nordjyske Medier
Lars Krull
30112012

Sådan har jeg gjort

- Prisen for fremmedkapital er opgjort som:

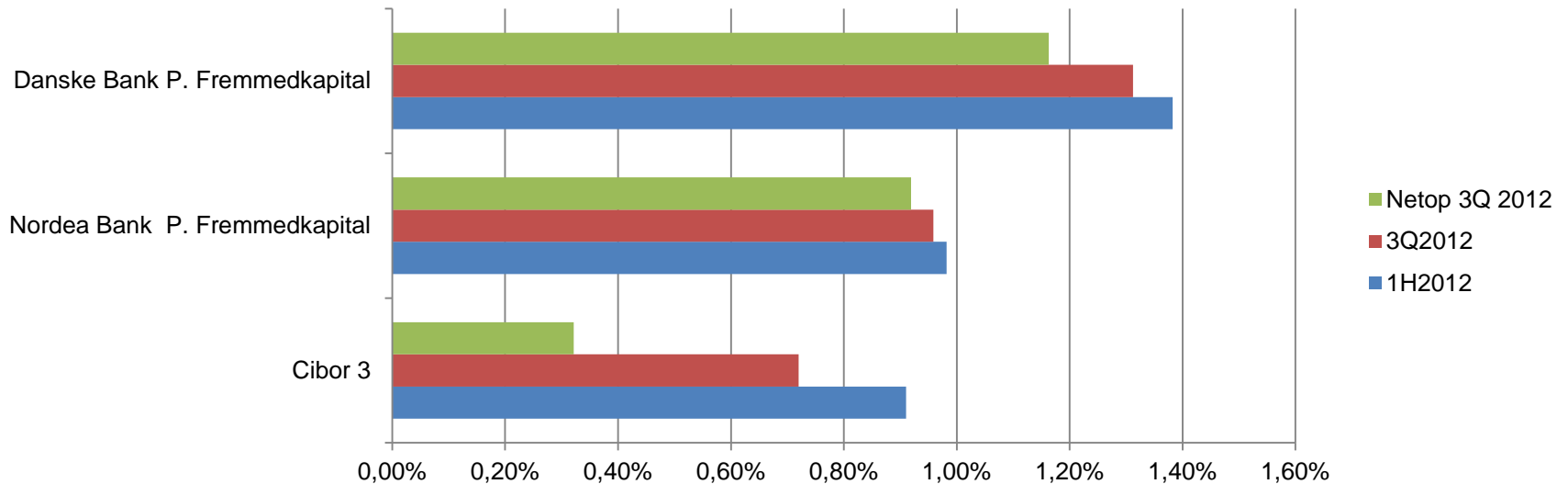
*Renteudgifter/(den gennemsnitlige balancesum)-
(gennemsnitlig egenkapital)+(gennemsnitlig
garantkapital)-(gennemsnitlig puljeaktiver)*

Alle tal kommer fra virksomhedernes officielle kvartals-
/årsrapporter

Sådan har jeg gjort II

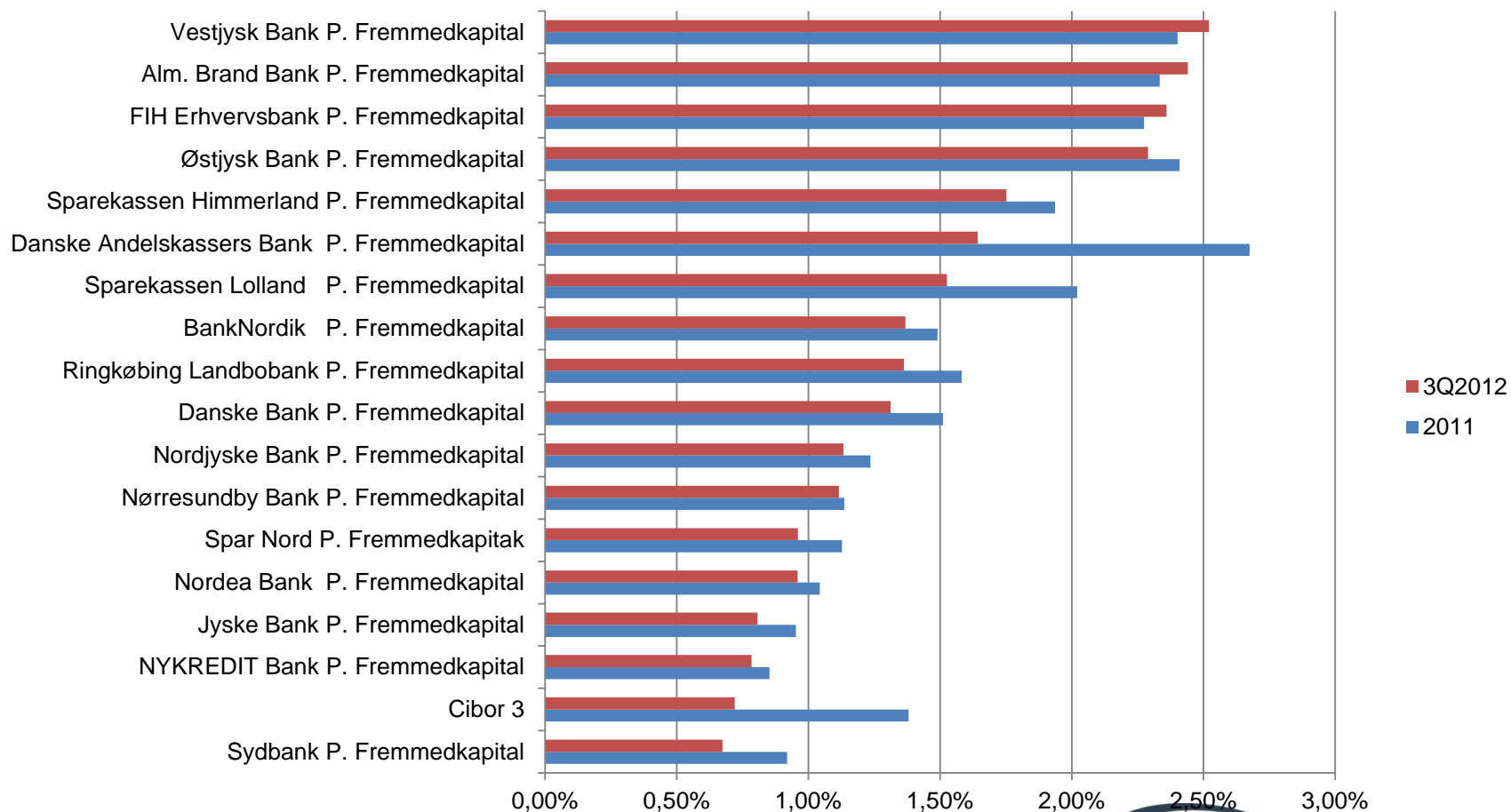
- Denne fremgangsmåde er selvfølgelig noget forsimplet, idet nogle poster udelades – Dette betyder generelt at kapitalomkostningen i % undervurderes en smule.

Danske Bank & Nordea



Kolonne1	1H2012	3Q2012	Netop 3Q 2012
Cibor 3	0,91%	0,72%	0,32%
Nordea Bank P. Fremmedkapital	0,98%	0,96%	0,92%
Danske Bank P. Fremmedkapital	1,38%	1,31%	1,16%

Nordjyske PI + et par andre



Nordjyske PI + et par andre

Kolonne1 ▼	2011 ▼	3Q2012 ▼
Vestjysk Bank P. Fremmedkapital	2,40%	2,52%
Alm. Brand Bank P. Fremmedkapital	2,33%	2,44%
FIH Erhvervsbank P. Fremmedkapital	2,27%	2,36%
Østjysk Bank P. Fremmedkapital	2,41%	2,29%
Sparekassen Himmerland P. Fremmedkapital	1,94%	1,75%
Danske Andelskassers Bank P. Fremmedkapital	2,68%	1,64%
Sparekassen Lolland P. Fremmedkapital	2,02%	1,53%
BankNordik P. Fremmedkapital	1,49%	1,37%
Ringkøbing Landbobank P. Fremmedkapital	1,58%	1,36%
Danske Bank P. Fremmedkapital	1,51%	1,31%
Nordjyske Bank P. Fremmedkapital	1,24%	1,13%
Nørresundby Bank P. Fremmedkapital	1,14%	1,12%
Spar Nord P. Fremmedkapital	1,13%	0,96%
Nordea Bank P. Fremmedkapital	1,04%	0,96%
Jyske Bank P. Fremmedkapital	0,95%	0,81%
NYKREDIT Bank P. Fremmedkapital	0,85%	0,78%
Cibor 3	1,38%	0,72%
Sydbank P. Fremmedkapital	0,92%	0,67%

Lars Krull
Seniorrådgiver
Institut for Økonomi og Ledelse
Aalborg Universitet
krull@business.aau.dk
Telefon 9940 2705